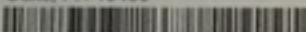


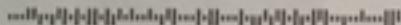
EXHIBIT 1

Department #110840
P.O. Box 1259
Oaks, PA 19456



ARS National Services Inc.
PO Box 469046
Escondido, CA 92046-9046
(866) 519-3421 FAX: (866) 422-0765
www.PayARS.com

May 04, 2017



EDUARD GALPER

BROOKLYN NY 11234-4907

ACCOUNT IDENTIFICATION

Creditor: Chase Bank U.S.A., N.A.
Account No.: [REDACTED]
ARS Reference No.: [REDACTED]
Balance: \$13,304.57

Dear Sir/Madam:

Chase Bank U.S.A., N.A. has hired ARS to work with you to resolve the above-referenced account. Right now we are offering to settle your account for the reduced amount of \$5,321.83. That's a savings of \$7,982.74. If you cannot make the settlement payment by 5/21/2017, please contact us to discuss all your payment options. We reserve the right to treat any missed or late payment as a cancellation of this settlement agreement. We are not obligated to renew this offer. To review a range of payment options 24 hours a day, please visit our website at www.PayARS.com using your ARS Reference Number [REDACTED]. ARS also offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: ARS [REDACTED]), and Moneygram "Express Payment" (Receive Code: [REDACTED]).

If we settle this debt with you for less than the full outstanding balance, Chase may offer you less favorable terms in the future for some Chase products or services, or may deny your application.

Please call your account representative at (866) 519-3421 for any questions. Our office hours are Monday through Friday, 8:30 a.m. - 10:00 p.m. and Saturday 9:00 a.m. - 5:00 p.m. (Eastern Time).

Sincerely,
Caryn Bryan X1029
Account Representative

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

-----Detach and Return With Payment-----

Account: [REDACTED]

Print address/phone changes below or call (866) 519-3421.

Amount Enclosed: \$ _____

Enclosing this coupon with your payment will expedite credit to your account.

Please send your payment(s) to ARS payable to:

ARS
PO BOX 469046
ESCONDIDO, CA 92046-9046

Home () _____

Work () _____



We are required under certain Federal, State and Local laws to notify consumers of certain rights. This list does not contain a complete list of the rights for consumers under Federal, State, or Local laws.

New York City Department of Consumer Affairs License numbers 2000745, 2000744, and 2000742.

Debt collectors, in accordance with the federal Fair Debt Collection Practices Act, 15 USC §1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- i) The use or threat of violence;
- ii) The use of obscene or profane language; and
- iii) Repeated phone calls made with the intent to annoy, abuse, or harass.

"If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days."